GOV. TYLER TO THE BANKERS.

The American Association Cordially Welcomed to the Old I'm a wild and wooly cowboy from the

Governor Tyler delivered the following address of verleoms to the American
Bankers' Association at Richmond
Tuesday last;
Mr. President and Gentlemen of the
American Bankers' Association:
It gives me stagene pleasary to exVirginia, a most cordat welcome to our
Virginia, a most cordat we

stands with open arms to greet you, and her undeveloped resources offer rich fields for your investments and your labors.

The bank and the banker form the common meeting place for the energies and enterprises of the people. They constitute a common reservoir into which empties the thousand streams of human thrift and lingenuity and out of which are drawn the irrigating and sustaining currents of capital for carrying on exchanges and trades, among men, and for developing the latent powers of nature. The banker is the most trusted of all men and, in turn, he must, perforce, maintain the greatest faith in others. He must needs be a profound student of human nature, and, above all, sagacious in the affairs of men. If all men bring to bear upon him as much pressure as I have known at times, his normal condition must be a thousand pounds to the square inch of surface. If there are any weak or unsound timbers in him, they are to be revealed: He has, I imagine, his troubles like the rest of us—troubles that arise from inability to extend favors, to succor the embarrassed, and at the same time maintain his sacred obligation to the trust funds committed to his care and honor. I am not one of those so shallow in the philosophy of this life as to think that a man, because he handles money every day, and who sits where all waves meet and where the trade currents ebb and flow with the tides, is, therefore, necessarily blessed among men and sips his life from a brimming cup. Care, troubles, responsibility are as common to us all as the encasing air that we breathe. And if there is one distinctive class of men who should have a welcome to their work that is full of intelligent sympathy, that class is the Bankers Association of America. Your opportunities are great; your responsibilities are correspondingly so. The American statutes creating the system under which your work may be vicious and filled with inequalities and injustices, but we all select our individual bankers, because of their known probity, their trained busines And I want to say right here, if there were as rigid penal statutes surrounding the holding of public office and covering the abuse of the same as now surround the bank and banker, the Canadian colony of escaped politicians would far exceed that of fugitive cashiers. There would be a mighty exodus over the border every few years. But I am drifting from my welcome. I want to say to you that I have been so used to looking at bankers through iron gratings, that it is a refreshing sight to see you all sitting here with this unapproachable veil lifted from your faces. I am beginning to feel that, after all, you are men that can be trusted to walk out of your cages into the warm glow of the sunlight and into the balmy good fellowship. And now while I have you here, and when no suspicion of wanting to get a note discounted, I will speak my mind on one or two subjects. In the first place, you have heard of the word collateral, Well, my friends, its meaning needs to be enlarged.

How any man may quickly cure himself after years of suffering from sexual weakness, lost vitality, night losses, varicocele, etc., and enlarge small weak organs to full size and vigor. Simply send your name and address to Dr. L. W. Knapp, 1283 Hull Bidg., Detroit, Mich., and he will gladly send the free receipt with full directions, so that any man may easily cure himself at home. This is certainly a most generous offer, and the following extracts, taken from his daily mail, show what men think of his generosity:

"Dear Sir.—Flease accept my sincere thanks for yours of recent date. I have given your treatment a thorough test and the benefit has been extraordinary. It has Well, my friends, its meaning needs to be enlarged.

It usually means, in all of our American cities, the securities that are listed on the Stock Exchange, and unless a man can present to the great frust companies, savings banks and national banks these so-called "listed" securities, he is unable to borrow from them. Who lists these securities? The company of men who do this are themselves usually large holders of these listed securities, and are, therefore, little inclined to enlarge the limits of this favored circle. You may have lands and houses and cattle, manufacturing plants, municipal bonds and a hundred kinds of property whose interest-bearing capacity is assured, yet you cannot tap with ever so small a pipe these great reservoirs. Even the small country banks themselves cannot provide the right sort of collateral and so rediscount their notes.

A better system ought to prevail. A man is not discontented with our American system because it will not lend its money on worthless or precarious risks; he is not discontented because you refuse to go into speculations of a doubtful issue, but he is discontented because you refuse to go into speculations of a doubtful issue, but he is discontented because you refuse to go into speculations of a doubtful issue, but he is discontented because you refuse to go into speculations of a doubtful issue, but he is discontented because you refuse to go into speculations of a doubtful issue, but he is discontented because you refuse to go into speculations of a doubtful issue, but he is discontented because you refuse to go into speculations of a doubtful issue, but he is discontented because you refuse to go into speculations of a doubtful issue, but he is discontented because you refuse to go into speculations of a doubtful issue, but he is discontented because you refuse to go into speculations of a doubtful issue, but he is discontented because you refuse to go into speculations of a doubtful issue, but he is discontented because you many men with income-bringing prop Well, my friends, its meaning needs to

Send Name and Address To-day—You Can

Have It Free and Be Strong and

Vigorous for Life,

INSURES LOVE AND A HAPPY HOME.

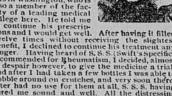
L. W. KNAPP, M. D.

CURES

STRENUOUS TEDDY. (Louisville Courier-Journal.)

Rheumatic pains are the cries of protest and distress from tortured muscles, aching joints and excited nerves. The blood has been poisoned by the accumulation of waste matter in the system, and can no longer supply the pure and health sustaining food they require. The whole system leels the effect of this acid poison; and not until the blood has been purified and brought back to a healthy condition will the aches and pains cease.

Mrs. James Kell, of 707 Ninth street, N. E., Washington, D. C., writes as follows: "A few months ago I had an antes of Sciatic Rheumatism in itsworst form. The pain was so intense that I became completely prostrated. The attack was an anusually severe one, and my condition was regarded as being very danger. plain,
I'm a bucking bold rough-rider from
the West;
A thousand swarthy Spaniards have I
slain—



the great vegetable purifier and tonic, is the idealth.

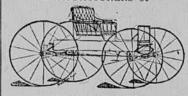
the great vegetable purifier and tonic, is the ideal remedy in all rheumatic troubles. There are no opiates or minerals in it to disturb the digestion and lead to ruinous habits.

We have prepared a special book on Rheumatism which every sufferer from this painful disease should read. It is the most complete and interesting book of the kind in existence. It will be sent free to any one desiring it. Write our physicians fully and freely about your case. We make no charge for medical advice.

THE SWIFT SPECIFIC CO., ATLANTA, GA.

A. WRENN & SONS 24 to 40 Union Street.

NORFOLK, - VIRGINIA. MANUFACTURERS OF



UP-TO-DATE Pleasure Vehicles

AND BUSINESS WAGONS OF ALL

Our Wire Wheel, Rubber Tire Runa outs and Surreys are the Handsomes and Best.
Largest variety ever shown in these PRICES LOW! QUALITY HIGH!
-LARGE STOCK OF-

... HARNESS ...

AND OTHER
Horse Goods.

TRAVELERS' GUIDE.

"THE NEW LINE."

Norfolk and Atlantic Terminal COMPANY.

The following schedule, effective 7:45 A. M., SEPTEMBER 13th, 1990. Close connection made at Old Point with Electric trains for Phoebus, Hampton, and Newport News.

Lv. Ar.	Lv.	Ar.
Norfolk. Old Pt.	Old Pt.	Norfoli
*7:30 a. m S:30 a m	*7:30 a m	8:30 a 1
9:00 a m 10:00 a m da	9:00 a m	10:00 at 1
0:30 a m 11:30 a m da	10:30 a m	11:30 a 1
12:00 m 1:00 p m da	12:00 m	1:00 p 1
1:30 p m 2:30 p m da	1:30 p m	2:30 p r
3:00 p m 4:00 p m da	3:00 p m	4:00 p 1
4:30 p m 5:30 p m da	4:30 p m	5:30 p :
6:00 p m 7:00 p m da	6:00 p m	7:00 p 1
7:30 p m 8:30 p m da	7:30 p m	8:20 p 1
9:00 p m 10:00 p m da	9:00 p m	10:00 p 1
*Daily excent Sunday		



Leaves the N. Y. P. & N. wharf with freight and passengers for Newport News, all James River landings and Petersburg every Monday, Wednesday and Friday at 6 a. m. Passenger and freight rates much lower than any other line.

First-class tickets between Norfolk and Petersburg, \$1.00. First-class round trip to Petersburg and return \$1.75. Second-class tickets straight, \$5 cents; round trip, \$1.50.

J. E. DEY Agent, R. B. COOKE, Gen!! A property of the petersburg and petersburg and return \$1.75. Second-class tickets straight, \$5 cents; round trip, \$1.50.

TRAVELERS' GUIDE.



	1 No. 41.1 No. 403
Lv. Norfolk Portsmouth Ar. Suffolk Lewiston, N. C	1 *9:93 a m *9 8 p n
" Portsmouth	9 30 a m 9 20 p n
Ar. Suffolk	1 10:01 a m 10.01 p n
" Lewiston, N. C	.1 1:15 p m1
" Weldon	.1 11:53 a m 13:00 Nt
	1 20 21
Henderson	1.53 p ml 2.50 a n
Raleigh	3 47 p m 4 03 p m
Raleigh Southern Pines	6 12 p m 5:57 a n
" Wilmington	.1 3.00 p m
" Charlotte	[10:20 p m] 9 31 a n
" Hamle!	7 10 p m 6 45 a n
Lv. Hamlet	10 32 p m 6 50 a n
ar, Columbia E T	1 1:45 n ro 10 30 n ti
oavannah	1 5 00 a ml 2 57 m m
" " "	1 9 19 a mi 6.50 p r
Tarapa	1 5:20 p m 6:30 a r
" Athens	3:43 a m 1:48 p r
Atlanta, C. T.	5:05 a m 3:00 p r

Montgomery Mobile
New Orieans
Chattanooga
Nashville
Memphis

p. m.

Pass'r Agt., 199 Main st., Norfolk, Va.
MURRAY FORBES,
Trav. Pass'r Agt., Portsmouth, Va.
E. ST. JOHN, Vice President and General Manager,
V. F. M'BEE, General Superintendent,
H. W. B. GLOVER, L. S. ALLEN,
Traffic Manager, Gen'l Pass'r Agt,
Portsmouth.

Norfolk & Southern R. R. Co.

MAIL AND EXPHESS LEAVES NOR-FOLK DAILY (except) Sunday to a. m. or Behaven and all stations. Connects at Edentic for Plymouth, Jamesville, Williamston and Windsor For landings on Chowan river TUESDAY, THURS-DAY and SATURDAY, and for Scupper-nong river MONDAY and FRIDAY, Con-nects at Behaven with Old Dominton steamers for Mackleyville, Aurora, South Creek and Washington, N. C. Connects at Elizabeth City with steamer for Scup-pernong River Landings MONDAY and WEDNESDAY. I Elizabeth City with steamer for Scape ernong River Landings MONDAY and VEDNESDAY. EVENING EXPRESS LEAVES NOR-OLK at 4:19 p. m. TUESDAY, THURS-DAY and SATURDAY for Edenton and ill intermediate stations. Connect's at Elizabeth City with steamer for New Bern, Roanoke Island and Oriental, ARRIVE AT NORFOLK.

MAIL AND EXPRESS DAILY (except) Sunday at 4:25 p. m. and at H. a. m. PUESDAY, THURSDAY and SATUR-DAY Passenger station, Norfolk and Western depot. Freight station on Water street. Steamer leaves Norfolk, Water street station, 3 p. m. TUESDAY and FRIDAY for Elizabeth City via Albemarie and Chesapeake Canai,

Virginia Beach Division.

LEAVE NORFOLK, PARK AVENUE STATION. STATION.

Week Days—6:45 a. m., 10:45 a. m., 3:00 p. m., 5:10 p. m.

Sunday—9:30 a. m., 11:30 a. m., 1:30 p. m., 3:30 p. m., 1:30 p. m., 1:30 p. m., 1:30 p. m., 1:30 p. m., 6:00 p. m., 6:00 p. m., 12:30 p. m., 12:30 p. m., 6:00 p. m., 6:00 p. m.

CURRITUCK BRANCH.

DAILY EXCEPT SUNDAY. DAILY EXCEPT SUNDAY.

Leave Norfolk-9:45 a. m. and 4:15 p. m.

Arrive Munden Point-11:30 a. m. and 5:45

Leave Munden Point-7:00 a. m. and 1:45

P. m.

Arrive Norfolk-8:30 a. m. and 3:30 p. m.

Eteps at all intermediate scattons.

Steamer Comet leaves Munden Point
11:30 a. m. MONDAY, WEDNESDAY
and FRIDAY for Currituck Sound Landings and returns TUESDAY, THURSDAY and SATURDAY.

Gen. Freight and Fass, Agent
M. K. KING, General Manager.

Norfolk & Washington Steambool Go The new and powerful from palace steamers NEWPORT NEWS, WASH-INGTON and NORFOLK, will leave dully as follows:

Schedule subject to change without she shedelic subject to change without some schedule subject to change without subject to change with subject to change without subject to change without subject to change without subject to change without subject to change with subject to change with subject to change with subject to change with subject to chan

The Steamer S. A. McCall NEW JAMES RIVER LINE.

d passengers for Newport News
River landings and Petersburg
iday, Wednesday and Friday at
assenger and freight rates much
any other line.
Stickets between Norfolk and
Stickets A. M. for Richmond.
Store Monday. Weddnesday and Stickets and Stickets between Stickets and Sti

TRAVELERS' GUIDE.

NORFOLK & OCEAN VIEW R'Y.

Cars leave West Main street, corner Granby street (opposite New Atlantic Hotel.) Henry street station discontin-TEMPORARY SCHEDULE EFFECT SEPT. 24.

Norfolk 2.00 a m Ports, June 9 22 a m Suffolk Va. 10.05 a m Tunis, N. 12.00 a m Hobgood, N. C. 12:00 m Tarbiro, N. C. 12:01 p m Recky Mount, N. C 12:50 p Ar. Williamston, N. C. .-Ar. Plymouth, N. C. .-Ar. Washington, N. C. .-Ar. Kinston, N. C. .-Fayetteville, N. C., 4:25 p m 12:17 p m Florence, S. C. 7:25 p m 2:24 a m Charleston, S. C. . . . 10:55 p m 5:94 a m Columbia, S. C. Augusta, Ga. Atlanta, Ga. Macon, Ga. Ar. Savannah. Ga. | 1:50 a m | 7:20 a m Ar. Jacksonville, Fla. . | 7:30 a m | 11:50 a m

BALTIMORE STEAM PACKET CO

COMMENCING MONDAY, NOV. 20, 1899. Lv. Portsmouth, High street ... 15:25 p m Lv. Norfolk, Main street ... 16:00 p m Ar. Old Point, Hygeia Pier ... 17:00 p m Ar. Baltimore, Union Dock ... 6:30 a m NORTHBOUND Lv. Baltimore Lv. Philadelphia ... Ar. New York SOUTHBOUND | P. R. R. | B. & O. Lv. Baltimore, Light street new plers direct for the South Lv. Old Point Ar. Norfolk Ar. Portsmouth

!-Daily except Sunday. *-Daily.
Tickets sold to all points North, East
and West and baggage checked to destination. Staterooms reserved upon application in person at the company's office.
No. 199 West Main street, or on board
steamer.

No. 199 West Main steamer.

Freight will not be received after 4 p.
m. to go forward that day.
For further information apply to
KEY COMPTON,
General Agent,
J. W. BROWN, Jr.,
Southern Passenger Agent.

Naw Norfolk Western Schedule in Effect

MAY 27, 1900.

LEAVE NORFOLK DAILY.

TRAVELERS' GUIDE.

Old Dominion Steamship Co's Line



PASSENGER ACCOMMODATIONS UN-SURPASSED. Fare, including meals and state-

Portsmouth, 6:45 a. m.; Bay Line, 7:00 a. m.
FOR SEVERN RIVER — Tuesday,
Thursday and Saturday at 6:20 a. m.;
Portsmouth, 6:45 a. m.; Bay Line wharf,
7:00 a. m.
FOR BACK, POQUOSIN AND YORK
RIVER LANDINGS AND CRAB NECK,
On Monday, Wednesday and Friday, at
6:15 a. m.; Portsmouth, 6:20 a. m.; Bay
Line, 6:45 a. m. Returing following day,
FOR NANSEMOND RIVER AND
SUFFOLK—At 3:00 p. m.; Portsmouth,
3:10 p. m. connecting at Suffolk with Sa
and C. Rallroad.
Freight for Ware, East, North, Severn,
Back, Poquosin, York and Nansemond
River Landings must be prepaid.
All schedules subject to change without notice.

M, B. CROWELL, General Agent, Norfolk, Va. H. B. WALKER, Traffic Manager, New York, N. Y.



DOUBLE DAILY SCHEDULES TO ALL POINTS

SOUTHEAST.

and SOUTHWEST. FFFECTIVE AUGUST 19, 1900.

v. Danville Salisbury Charlotte Asheville Hot Springs... Knoxville Chattanooga Nashville ...

Charlotte ... 10:00 p m Atlanta ... 5:10 a m Montgomery ... 10:31 a m Mobile ... 4:12 p m New Orleans ... 8:20 p m

LY Ademphis St. St. Sp. In 7:15 a m
Ar. Columbia 1:15 a m 1:20 a m
Ar. Columbia 1:15 a m 1:20 a m
Ar. Augusta 5:00 a m 2:25 a m
Ar. Savannah 5:10 a m 3:15 p m
Ar. Savannah 5:10 a m 3:15 p m
Ar. Jacksonville 9:25 a m 1:40 p m
Ar. Tampa 10:00 p m 7:30 a m
Pullman Palace Sleeping Cars.
For all information apply at Ar.
ITTY TICKET OFFICE, MAIN AND
GRANBY STREEBAS, PHONES 142.
Baggage called for and checked from
notels and residences by Virginia Transer Company on orders left at ticket ofice.

Third V. President and Gen'l Mgr.
J. M. CULP.
Traffic Mgr.
Washington. D. G.
W. B. BROWN. Pass. Agt., Norfolk, Va.

CHARLES

New York, Philadelphia and Norfolk ROUTE Railroad.

A D. STERBENS, Askt Traffic Mgr.
W. P. TIRNER, General Phys. Agt.
G. W. HTNEY, Traffic Manager,
General Offices, Baltimore, Md.

C. LYDE'S REGULAR LINE STEAM,
THE ONLY DIRECT LINE FROM NOR.
FOLK TO PHILADELPHIA.
THE ONLY DIRECT LINE FROM NOR.
FOLK TO PHILADELPHIA.
AND
Landounoke
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Ay, WEDNESDAY and SATURDAY and
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